



The Major Risk Medical Insurance Program (MRMIP) provides health insurance for Californians who are unable to obtain coverage in the individual health insurance market. The majority of subscribers are between the ages of 40-64, and 58% are women. People enroll in the program because they have been rejected for coverage by an insurance carrier or health plan due to a pre-existing condition. After 36 consecutive months in the program, subscribers are required to leave MRMIP, but they leave with a guarantee of coverage from plans selling coverage in the individual insurance market. Services in the program are delivered through contracts with health insurance plans. Californians qualifying for the program, and for the guaranteed issue coverage that follows MRMIP coverage, participate in the cost of their coverage by paying premiums. The State of California supplements those premiums to cover the cost of care in MRMIP. The State shares the cost of post MRMIP coverage with health plans that provide the coverage. MRMIP's subsidy is funded from tobacco tax funds. For an application: call toll free 1-800-289-6574. Please click the following link for MRMIP Handbook.

<http://www.mrmib.ca.gov/MRMIB/MRMIPBRO.pdf>